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POPULATION AND ECONOMIC REPORT

MT. HOLLY, NORTH CAROLINA

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MT. HOLLY . NORTH CAROLINA

POPULATION AND ECONOMIC REPORT

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Summary and Conclusions:

1. Mount Holly's dominant industry, textile manufacturing, is expected to show a drop in future employment. Plant modernization may tend to stabilize the industry and require a labor force with higher skills, more education, and higher income, but some displacement of workers is expected. Offsetting this trend may be expanded business and support industries serving Charlotte, as well as gradual expansion of local convenience trades and services.

2. Charlotte, scarcely six miles away, is expected to be the dominant factor in Mount Holly's future. Nearly twenty percent of employed Mount Holly residents now work in Mecklenburg County, and this figure may increase considerably, particularly if Mount Holly becomes a residential suburb of Charlotte.

3. Mount Holly's style of life compares favorably with that of other towns in the area and with the State. The town has a median family income of $5,362, median adult education of 8.8 years, and 79 percent of housing units not substandard. However, 25 percent of families were in the low-income bracket under $3,000, 21 percent lived in substandard housing, and 25 percent of all adults lack a sixth-grade education. The Negro population, in particular, has failed to share in the 'good life' in Mount Holly.

4. The population of Mount Holly (present boundaries) and Greater Mount Holly (including the area within two miles of Town boundaries) are expected to increase as follows:

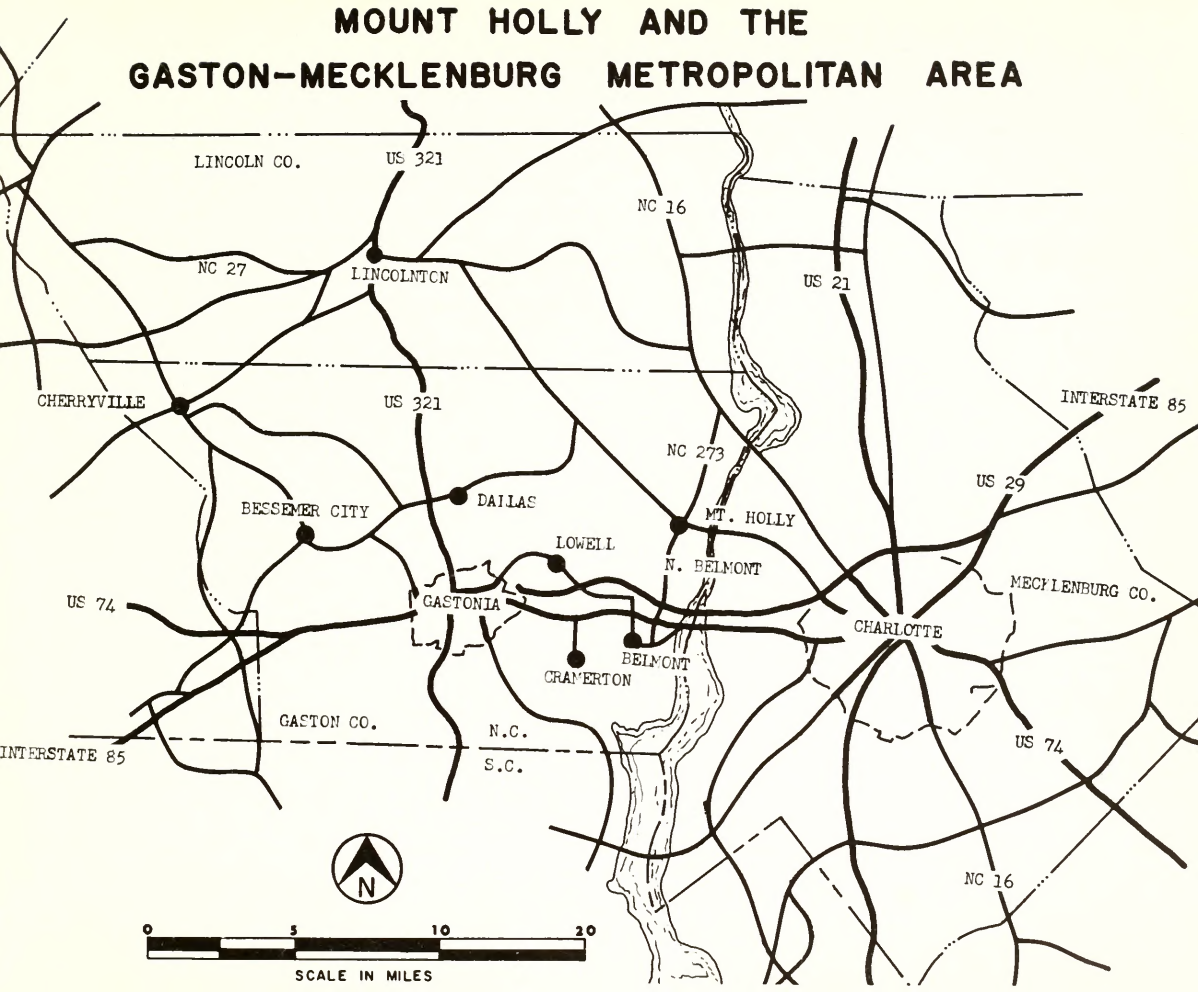
	1960	1965	1970	1975	1980	% Gain 1960-80
Mount Holly	4037	4202	4582	5039	5469	35.5%
Greater Mount Holly	9857	10342	11029	11680	12441	26.2%

THE POPULATION AND ECONOMY OF MOUNT HOLLY: INTRODUCTION

This report has two purposes: 1) to analyze long-range trends in employment and income and the population they will support in Mount Holly as a guide to future land use planning; 2) to evaluate the economic strengths and weaknesses of Mount Holly to provide information for the Town's citizens.

The estimates of future growth in this report are not predictions, but rather, projections based on the assumption that the forces which produced change in the past will continue to have a similar influence on future change. The place of the community in the regional and national economy of which it is a part is important, for national trends in organization, growth, stability, and production within a given industry are reflected in trends within that industry, at the local level. Similarly, significant economy and population changes in the Town's area will be expected to have relevance for Mount Holly's future. Future adjustments in planning conditions will be necessary as future events depart from the above basic assumption. Finally, the people of Mount Holly are free agents, within a wide range of choices, and it is the day-by-day and year-by-year decisions they make which will set the pattern for the Town's future.

MOUNT HOLLY AND THE GASTON-MECKLENBURG METROPOLITAN AREA



THE ECONOMY OF MOUNT HOLLY

The Regional Economic Setting

Mount Holly is located in Gaston County, North Carolina, only twelve miles from Charlotte, largest city in the Carolinas, and in the heart of the Central Piedmont Economic Region of North and South Carolina.

The Central Piedmont Region became the South's first manufacturing district in the decades following the Civil War, when its resources--raw cotton, water power, and surplus labor--were brought together in creation of a cotton textile industry. Growth of the Region's economy and population have continued to the present, not only from an influx of new plants, but from movement of established Northern textile mills to the Piedmont as well. Today this Region contains about one-fourth of the nations's textile workers. Prior to World War II the older and less profitable mills in New England bore the brunt of losses during periods of overproduction, but now that Southern mills comprise the bulk of the industry, market irregularities have a more serious impact on the economy of the Piedmont.

Advantages of raw material costs, wage rates, and plant efficiency in the Central Region led to an upward economic trend in textile manufacturing during war and post-war boom periods during the 1940s. It was not obvious that the industry was actually declining nationally when it was expanding in the Carolinas. In Gaston County textile employment increased by more than five thousand--more than 25 percent--from 1940 to 1950, but the trend has been down since 1947, and there was a drop of more than three thousand jobs--more than 12 percent--from 1950 to 1960. Despite the textile employment downturn, more than forty percent of all workers, and about eighty percent of those in manufacturing, were employed in textile manufacturing in 1960 in both Mount Holly and all Gaston County. Gastonia is the county's largest manufacturing center, containing nearly half the county's 108 textile plants as well as plants making textile machinery and equipment for a national market. The rest of the county is a quasi-urban aggregation of incorporated and unincorporated textile towns, particularly concentrated between Gastonia and Charlotte. Mount Holly is located at the northeastern edge of this Gaston County textile complex.

The industrial history of Mount Holly dates back to the Woodlawn Mill, which was established in 1845, at Tuckaseegee Ford on the Catawba River. After the arrival of the Seaboard Railroad in 1860, the Town became a focal point for business and transport serving textile mills being built in the area. Since its incorporation in 1889, Mount Holly has experienced steady population growth excepting periods of general economic difficulty. The Town's dominant economic influence has been American and Efird Mills, Inc., which was founded through consolidation of smaller firms in 1942, and has home offices in Mount Holly. Other firms with industrial plants in Mount Holly include: Leaksville Woolen Dye, Superior Yarn Mills, Kimberly Yarn Mills, Globe Mills (recently acquired by Burlington Industries), and a small but potentially important plant of the Sou-Tex Chemical Company. Located twelve miles from downtown Charlotte and only six miles from that city's outskirts, Mount Holly is gradually becoming integrated, economically, and even residentially, with the Charlotte metropolitan area.

Trends in the Textile Industry, Mount Holly's Major Economic Commitment

Mount Holly is not likely to achieve rapid growth through its heavy commitment to an industry of slow-growth characteristics. The textile industry is one of the few in our national economy which is aggressively price-competitive, and this, combined with chronic production overcapacity, leads to wide fluctuations in prices, production, and employment. As a consequence locally, much of the Mount Holly labor force is chronically underemployed because of seasonal and irregular layoffs dictated by industrywide fluctuations.

Textile employment reached a peak of 28,306 in 1947 in Gaston County. This was 95.6 percent of all manufacturing employment. By 1960 textile employment was down 25 percent from 1947 to 21,224, less than 78 percent of all manufacturing employment. During the same period machinery manufacturing grew from 483 employees to 3,259 in 1960, and all other manufacturing employment grew from 818 to 3,119 in 1960. In terms of employee income and productivity the new manufacturing activities are strengthening the local economic picture. Table 1 below presents payroll and value added in manufacturing per employee in constant 1947-49 dollars and converts them to a common index using the 1954 figure for textile employees as an index base of 100.

Table 1 INCOME AND PRODUCTIVITY PER EMPLOYEE IN GASTON COUNTY MANUFACTURING, 1947, 1954, and 1958.

	Textiles	Machinery	Other Mfg.	Textiles	Machinery	Other Mfg.
Payroll:						
1954	$2155	$3026	$2425	100	140	113
1958	2288	2970	2686	106	138	125
Value added by manufacturing:						
1947	$4345	5259	4462	123	149	126
1954	3538	4762	5182	100	133	146
1958	4161	8112	5649	117	230	160

The textile industry will require fewer workers in the future. Consequently, it is probable that textile employment will decline in Gaston County and in Mount Holly. Some of the factors responsible for this trend include:

1) Labor-saving production methods are being stressed to enable American producers to compete on the world market with low-priced goods from countries using labor which is both cheap and increasingly efficient.

2) Newly granted tax depreciation relief is encouraging plant modernization and the scrapping of a significant amount of obsolete equipment. Introduction of automated production processes is on its way.

3) Pressure for labor reduction and higher per worker productivity accompany higher per worker income. Minimum wage legislation and competition for workers by other industries intensify pressure on labor costs.

4) Cost factors beyond control of any specific firm include government foreign trade policies, wages and working conditions of employees, government control of raw materials' costs and availability, government price and product regulations, regulations on capital financing, and corporate tax rates.

5) Inelasticity of demand for household textile goods limits production and employment.

6) Gross productive overcapacity tends to force out inefficient firms with relative high labor overhead.

7) Substitution of other materials for textiles means a real loss to the industry. Examples include paper and nonweave paper-process grey goods, plastics, and new chemical products.

8) Natural fibres are being replaced by manmade fibres, which are produced with more mechanical and fewer labor inputs.

9) The number of textile firms is being reduced through mergers, acquisitions, and, for marginal firms, closings. The twelve largest textile firms in the nation had a combined share of textile sales of only 8.7 percent in 1939. Their share increased to 12.6 percent in 1948 and to 20.9 percent in 1958. The largest firm, Burlington Industries, has added by mergers and acquisitions (including one in Mount Holly) until it alone now accounts for about 10 percent of the market.

10) Although little has been done in the way of vertical integration, it is considered a coming trend, as firms carry products from spinning through finishing stages and even turn out end products and establish distribution systems.

11) Farther into the future, a major breakdown of distinctions among textile, apparel, paper, and chemical industries may occur as similar production techniques are employed and the range of products for a single firm is broadened.

Expected decreases in textile employment may ultimately be a good thing, for more plant modernization will bring more stability to the industry and require an upgrading of the labor force. Future employees, although fewer in number, will have higher skills, more education, and higher incomes. As other economic sectors expand, the whole community will have a better balanced economy with marked advances in overall standards of living.

New Directions for the Economy of Mount Holly

A decrease in textile employment is only one facet of anticipated change in the Mount Holly area. In reality, the greatest opportunity for Mount Holly is to take advantage of its location near Charlotte in the urban heart of the Central Piedmont Region. Nearly half a million people now live within twenty miles of Mount Holly. In this urban complex there are unmet demands for economic activities and for workers. More automotive and other skilled mechanics are needed, more appliance repairmen, more typists and stenographers, more business services, and more leisurely office, laboratory, and warehousing locations for this vast population concentration. Small support industries ancillary to machinery, chemicals, textile equipment, and other industries (e.g., subcontractors for specialized machine parts) can provide economic diversification adequate for a town of this excellent location. If well-zoned residential, industrial, and commercial sites are provided, Mount Holly can attract decentralized offices and laboratories convenient to, but not engulfed by, downtown Charlotte.

One out of five employed persons residing in Mount Holly works in Charlotte and Mecklenburg County. While an increasing number of Mount Holly people obtain employment in Charlotte, an increasing number of people working in Charlotte seek a nice, quiet, convenient town in which to reside. Given good Town planning and provision of good community facilities--particularly good, progressive schools and parks for both beauty and recreation--Mount Holly may be able to attract more middle-class Charlotte people as permanent residents.

The Central Business District of Mount Holly

In the past Mount Holly was a general business center for a large population in northeastern Gaston County. Obviously that is not true today, because metropolitan Charlotte is getting a larger and larger share of the area's retail trade, even in convenience goods which are normally purchased near one's residence. The Central

Business District of Mount Holly should become the 'Shopping Center for Northeastern Gaston County,' through concerted efforts by downtown merchants to modernize and beautify downtown buildings and to provide good services and goods, which area residents want.

Unfortunately, retail sales data are not available for the Town of Mount Holly. Table 2 presents indices for the Town of Belmont, whose retail trade trends are considered comparable with those of Mount Holly. These data indicate that Belmont, and all of Gaston County, have a much smaller share of retail trade than their population and their personal disposable income would warrant. Further, the trend is toward even greater lags in Belmont and Gaston County relative to Mecklenburg County. Downtown Charlotte has its difficulties also, for a larger share of retail trade is going to shopping centers on the outskirts of the City. Since it is a short distance from Mount Holly to the nearest Charlotte shopping center, residents of the Mount Holly area will take advantage of the conveniences of that retail and service area unless Downtown Mount Holly retail and service outlets can give them a good reason to shop in Mount Holly instead.

The Labor Force

For a number of years the Mount Holly area, and all Gaston County, have been unable to provide employment for all persons who wished to enter or remain in the labor force. Many young adults have solved their individual economic problems by seeking work in Charlotte or other parts of the nation. Had Gaston County retained its natural increase of births over deaths without migration from 1950 to 1960, there would have been 4,300 more adults in the county in 1960, half of them between the ages of 20 and 25. Gaston County labor force data bear this out. Despite high labor force rates for young adults, an age breakdown of the labor force shows that if Gaston County had retained its adults ages 18-24 at the statewide rates, in 1960 there would have been 1,356 more males, 935 of them in the labor force, and 1,843 more females, 366 of them in the labor force. This is evidence that Gaston County has an older labor force and that about one-fifth of the county's young adults have migrated out of the county before reaching the age of twenty-five.

Table 2 INDICES OF RETAIL TRADE, 1954 and 1958, FOR GASTON COUNTY AND THE TOWN OF BELMONT, WITH COMPARISON OF TRENDS ALSO WITH MECKLENBURG COUNTY

(parity = 100; values higher than 100 indicate more retail trade than would be expected, given local population; values under 100 indicate less trade than would be expected, given the size of the local population.)

Kind of Retail Business	Gaston County Indices			Belmont Indices			Mecklenburg
	1954	1958	Trend	1954	1958	Trend	County Trend
TOTAL ALL RETAIL	74	71	Down	85	78	Down	Up
Drug Stores	44	107	Up	68	91	Up	Down
Food Stores	101	89	Down	128	86	Down	Up
Gasoline Service Stations	70	75	Up	111	92	Down	Down
Furniture, Home Furnishings	88	74	Down	121	113	Down	Up
Automobile Dealers	82	72	Down	107	96	Down	Up
Apparel	68	66	Down	40	73	Up	Up
Hardware, Building Materials	66	60	Down	--	--	--	Up
Specialized Stores	70	49	Down	15	29	Up	Up
Eating and Drinking Places	43	48	Up	70	49	Down	Down
General Merchandise	47	48	Up	77	73	Down	Down

Source of data: U. S. Census of Business. No Data for Mount Holly are available.

From 1950 to 1960 there was an increase of 143,000 employed persons in the State of North Carolina. With an average of 3.5 persons per household, these jobs might be expected to support half a million additional people. What is not generally known is that from 1950 to 1960 there was actually a decrease in the number of employed men in the State. The entire gain, then, was due to entrance of women into the labor force. In Mount Holly, as in Gaston and Mecklenburg counties, there were slight increases in the number of employed men but much greater increases in jobs for women. In Gaston County, women made larger employment gains than men in such expanding industries as retail trade, finance, and professional services (teachers, nurses, etc.), while in declining industries women had smaller losses than men in agriculture and textile manufacturing. Table 3 shows the consistency of the trend toward increased labor force participation by white women, followed by nonwhite women, then white men, with significant decreases in nonwhite men.

Table 3 PERCENT CHANGE IN THE LABOR FORCE BY RACE AND SEX FOR GASTON AND MECKLENBURG COUNTIES AND NORTH CAROLINA, 1950-1960

Labor Force Category	Gaston County		Mecklenburg County		North Carolina	
	White	Nonwhite	White	Nonwhite	White	Nonwhite
Males:						
Ages 14+	12.3%	0.2%	29.9%	17.2%	12.0%	0.3%
In Labor Force	8.3	-4.4	31.3	15.4	5.1	-13.0
Employed	9.7	-4.6	31.7	13.0	4.3	-14.8
Unemployed	-18.2	0.0	17.2	95.2	37.9	33.6
Females:						
Ages 14+	15.2	4.2	32.1	19.7	14.5	2.6
In Labor Force	20.9	12.0	41.3	34.3	43.8	18.0
Employed	19.8	12.3	40.4	31.3	41.7	16.2
Unemployed	39.5	7.7	71.2	113.9	102.6	37.8

Most of the increase in both employment and unemployment was due to the entry of married women in the labor force. In Mount Holly in 1960, 60 percent of all women in the labor force were married with husbands present. In the area adjacent to Mount Holly the proportion was 70 percent, and for the whole State the proportion was 63 percent. In 1960, 45 percent of all women and 85 percent of all men in Mount Holly ages fourteen and over were either working or seeking work. As income levels of heads of households increase, it is likely that these high labor force rates will decline slightly as teen-agers remain in school and college longer and as wives consider supplementing family income less necessary.

Trends in Employment by Industry

The Index of Economic Specialization relative to the State is shown in Table 4 for the Town of Mount Holly, the Mount Holly Area, and Gaston and Mecklenburg counties. Note that the industry categories are arranged in order of growth rates, led by fast-growth machinery manufacturing with slow-growth textile manufacturing ranked last. Mount Holly's economic profile is similar to that of all Gaston County; in only four of fourteen categories is Mount Holly more like Mecklenburg County--machinery and nondurables manufacturing, retail trade, and utilities. The Mount Holly Area, which includes all of River Bend Township and North Belmont, is more like Gaston County, there being only two categories in which it resembles Mecklenburg County--machinery and utilities.

Table 4 shows Mount Holly's specialization in utilities (electric power) and textile manufacturing, along with a normal complement in wholesale and retail trade, finance, transportation service, and machinery manufacturing. However, Gaston County and the Mount Holly Area obviously lack diversification relative to Mecklenburg County. The "Index of Deviation from Diversification" in table 4 is a measure of the weakness of an economy in its dependence on a few economic activities. True diversification, as in Mecklenburg County's low index, is a measure of economic balance. Mount Holly can strengthen its economy by striving to plan a model town which will encourage location of a variety of economic activities and personnel, particularly from Charlotte.

Table 4 INDEX OF ECONOMIC SPECIALIZATION FOR THE TOWN OF MOUNT HOLLY, THE MOUNT HOLLY AREA[1/], AND GASTON AND MECKLENBURG COUNTIES, 1960

(100 means equal representation with the State in each industry; less than 100 means less than representation with the State, etc.)

Industry category (ranked by growth rate)	Mount Holly	Mount Holly Area [1/]	Gaston County	Mecklenburg County	The State
Machinery Manufacturing	101	120	237	111	100
Finance, Insurance, Real Estate	84	60	65	195	100
Nondurables Manufacturing [2/]	72	55	38	81	100
Foods Manufacturing	0	20	49	143	100
Professions and Public Admin.	52	40	55	90	100
Wholesale Trade	85	47	53	220	100
Utilities	353	227	123	184	100
Retail Trade	110	70	73	105	100
Personal Services	60	66	74	116	100
Construction	75	71	64	88	100
Business and Repair Services	22	66	73	158	100
Durables Manufacturing [3/]	24	26	20	60	100
Transportation Service	93	81	108	159	100
Textile Manufacturing	235	306	269	36	100
INDEX OF DEVIATION FROM DIVERSIFICATION	-89	-78	-71	-18	0

1/ Mount Holly Area includes River Bend Township (including Mount Holly) and the unincorporated North Belmont south of Mount Holly .
2/ Nondurables include metals, lumber and furniture, transportation, and instruments.
3/ Durables include apparel, tobacco, chemicals, publishing, paper, leather, rubber.

Source: Compilations from 1960 census reports and from special unpublished census data.

Economic data on Mount Holly prior to 1960 are not available. However, since it has been shown that Mount Holly's economy is very similar to that of Gaston County, the County will be used for an analysis of economic trends. Table 5 presents an employment shift analysis for Gaston County, relating its growth to State growth rates for 1940-50 and 1950-60. Net employment shifts are broken down into two components--competitive and compositional. Competitive shifts are those relative to the rest of the State by type of industry, while compositional shifts show the effect of concentrations of slow-growth or high-growth industry. Thus, for example, textile manufacturing employment in Gaston County exceeded State-rate expectations by 2,450 jobs from 1940-50, yet, because the industry was slow-growth and there was a large concentration of it in the County, there was a large compositional loss. On the other hand, machinery manufacturing in the County tripled in size from 1950-60, but since it was generally a high-growth industry, the County showed only a competitive gain of 76 jobs over the State-rate expectation; the compositional gain, however, was about three times the competitive gain because of the fast-growth nature of the industry.

The total net shift for all nonagricultural employment shows Gaston County with a deficit of 167 jobs from 1940-50 but a large 5,223 deficit from 1950-60, relative to State growth rates. The sum of competitive shifts, however, shows that the County was ahead of the State by 3,402 jobs in 1950, but since most of this growth was in concentrations of slow-growth industry, the County had a compositional shift loss of 3,569. In other words, 3,569 jobs would have had to be added in higher-growth industries rather than slow-growth ones to maintain a balance of economic growth. From 1950 to 1960, when the total net shift was minus 5,223, the sum of competitive shifts was a minus 2,792. Since large deficits were in slow-growth industries, particularly textiles, the compositional shift was minus 2,431, less than in the previous decade. Although Gaston County's growth rate fell far behind that of the State, losses in slow-growth industries tended to improve the compositional balance over the previous decade. In Table 5 it is shown that there were competitive losses in the fastest-growth industries from 1940-50 (see the top four industries); encouraging for Gaston County is the fact that these same industries showed competitive gains from 1950-60. At the same time all six slow-growth industries showed competitive gains from 1940-50, meaning that the County had a boom in long-range slow-growth industries; with this

Table 5 GASTON COUNTY EMPLOYMENT SHIFT ANALYSIS, 1940-1960

Industry category	Actual Employment			Employment shift Relative to the State	
	1940	1950	1960	1940-50	1950-60
Total Net Shift	31,665	43,689	50,306	-167	-5,223
Competitive shift by industry:					
Machinery mfg.	321	819	3,259	-157	76
Nondurables mfg. n.e.c.	299	511	1,734	-14	938
Foods mfg.	235	314	583	-14	84
Professional services	1,787	2,597	4,069	-321	251
Trades & services	3,749	6,771	8,170	566	-449
Durables mfg., n.e.c.	444	886	802	229	-607
Personal services	3,292	3,244	3,480	54	-221
Construction	1,017	2,079	2,340	265	-24
Transp., Comm., Util.	962	1,868	3,052	344	962
Textiles mfg.	19,279	24,274	21,224	2,450	-3,802
Not classified	280	326	1,593	--	--
Total competitive shift	31,665	43,689	50,306	3,402	-2,792
Compositional shift (net - competitive shift)				-3,569	-2,431
Compositional shift within mfg.				-1,577	-2,351

Employment data from U. S. Censuses. Technique of analysis developed by Dr. Lowell Ashby, University of North Carolina.

overcommitment to slow-growth industries, it was not surprising that five of the six categories had competitive losses from 1950-60. The exception, transportation-communication-utility, when broken down, proves to be no exception, for State losses in rail and water transportation accounted for its classification as slow-growth, whereas Gaston County's gains were in faster-growth truck transportation and electrical power. Therefore, the fast 1940-50 growth in Gaston County was less healthy in the long run than the slow total growth from 1950-60.

There is an economic basis for projecting future employment, labor force participation, and population for Mount Holly, using results of the Gaston County employment shift analysis. Table 6 shows the result of this projection to 1970: expected increases in Mount Holly of 20 percent in employment, 16 percent in labor force participants, and 14 percent in total population, with somewhat larger gains for men in those categories. If the peripheral area within two miles of Mount Holly is included, employment is expected to increase by 600 jobs in 1970, a 15 percent gain, while labor force participants increase 13 percent, and total population increases by 9 percent, with somewhat larger gains for men. Interestingly, the employment shift analysis, projected industry by industry, shows a net employment gain in Greater Mount Holly of only 141 jobs in manufacturing, but 454 in other activities, primarily professions and commercial trades and services. No allowance was made for local residents working in Charlotte, but it seems reasonable that increasing suburbanization of Mount Holly would bear out the above trend toward expansion of nonmanufacturing employment.

The Mount Holly economy is very similar to that of all Gaston County, but in the future it is probable that it will become integrated in the Charlotte metropolitan area. In 1960, according to unpublished data, 13.2 percent of all workers living in Mount Holly were employed in Charlotte, and another 5.9 percent worked elsewhere in Mecklenburg County. Only 78.4 percent of Mount Holly's employed residents worked in Gaston County. From this it seems that 'metropolitanization' of Mount Holly is already underway.

Table 6 EMPLOYMENT SHIFT PROJECTION APPLIED TO THE TOWN OF MOUNT HOLLY AND TO GREATER MOUNT HOLLY*, 1960-1970

Industry category	Mount Holly		Greater Mount Holly	
	1960	1970	1960	1970
Manufacturing:				
Machinery	45	104	122	283
Durables, n.e.c.	30	47	77	120
Foods	0	20	14	37
Textiles	606	525	1,766	1,589
Nondurables, n.e.c.	89	135	175	266
Subtotal	(770)	(831)	(2,154)	(2,295)
Trades and services:				
Finance	42	78	79	146
Professions	125	229	246	450
Wholesale trade	43	75	69	120
Utilities	116	144	205	254
Retail trade	272	324	476	566
Personnel services	91	82	234	229
Construction	89	99	203	225
Business & repair services	7	15	42	49
Transportation	50	64	109	138
Other	28	10	100	40
Subtotal	(863)	(1,120)	(1,763)	(2,217)
Employment total	1,633	1,951	3,917	4,512

(continued on next page)

Table 6 (continued) EMPLOYMENT SHIFT PROJECTION APPLIED TO THE TOWN OF MOUNT HOLLY AND TO GREATER MOUNT HOLLY*, 1970, BY SEX

Employment category	Mount Holly		Greater Mount Holly	
	1960	1970	1960	1970
Males:				
Employed in mfg.	493	550	1,338	1,469
Employed in nonmfg.	551	695	1,119	1,371
Total employed	1,044	1,245	2,457	2,840
Unemployed (@ 4%)	43	52	90	118
Labor force	1,087	1,297	2,547	2,958
Not in L.F. (@ 20%)	231	324	630	740
Population 14+	1,318	1,621	3,177	3,698
Under 14	634	660	1,612	1,587
Total population	1,952	2,281	4,789	5,285
Females:				
Employed in mfg.	277	281	816	826
Employed in nonmfg.	312	425	644	846
Total employed	589	706	1,460	1,672
Unemployed (@ 4%)	78	29	138	70
Labor force	667	735	1,598	1,742
Not in L.F. (@ 56%)	801	935	1,900	2,217
Population 14+	1,468	1,670	3,498	3,959
Under 14	617	650	1,570	1,540
Total population	2,085	2,320	5,068	5,499
Total population, both sexes	4,037	4,601	9,857	10,784

* Greater Mount Holly includes persons living in Mount Holly plus those living within two miles of the present town limits.

THE STYLE OF LIFE IN MOUNT HOLLY

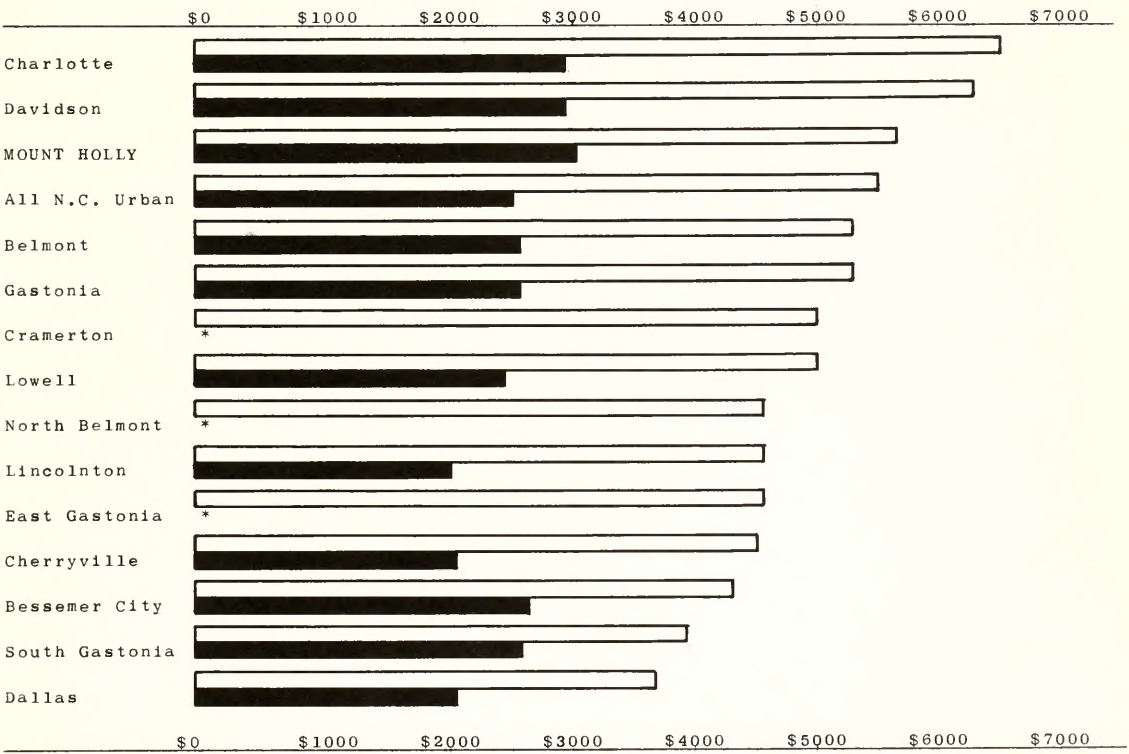
Community planning aims at assisting a town's citizens in qualitative improvements of their physical and social environment. Evidence of a community's style of life may be gathered through statistical measures of income, education, and housing. This section will use such measures to compare Mount Holly with other towns in its area and with the State urban population.

Income Distribution

The average income of Mount Holly families in 1959 was $5,362. That was the median, the point at which half the families made more, half less. By comparison, Mount Holly's median family income was 36 percent above the State median of $3,956 and 11 percent above the State urban median. In fact, Mount Holly ranked 16th among the 125 cities in the State with a population of 2,500 or more. Mecklenburg County had the State's highest median income, $5,632, only 5 percent above Mount Holly's median. Mount Holly is, thus, affluent relative to the State and to Gaston County and almost on a par with the State's most affluent county, next door.

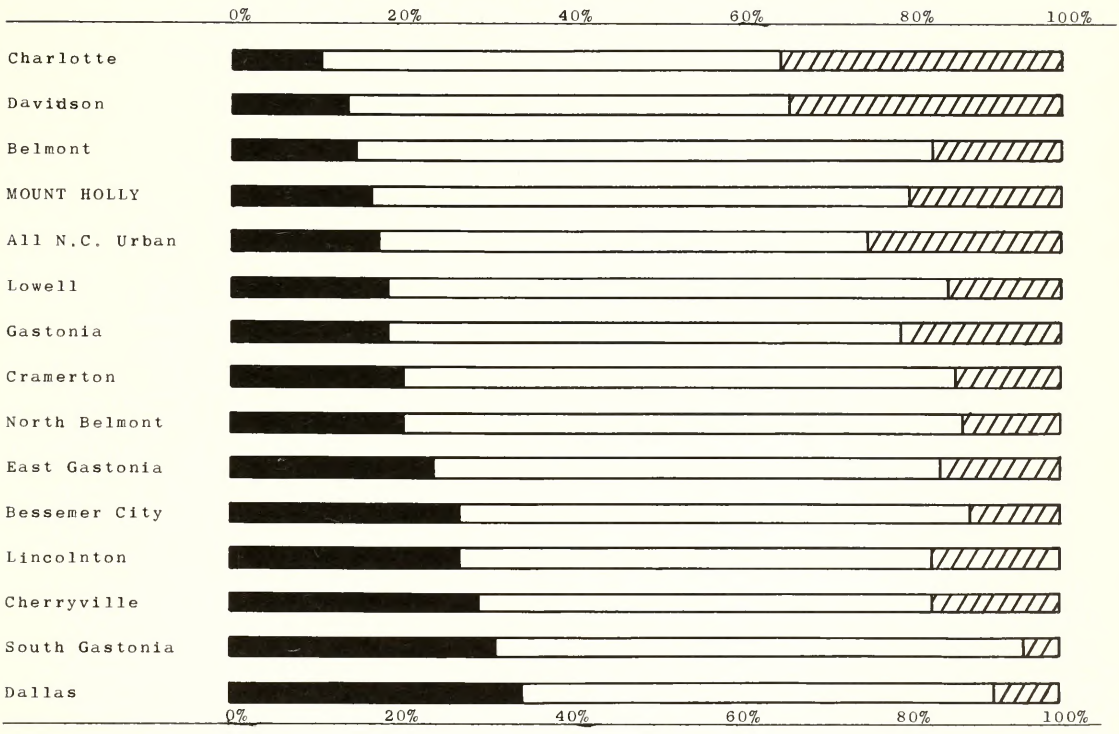
Not all of Mount Holly's citizens shared this means of a high standard of living. More than two hundred families somehow managed to subsist on incomes under three thousand dollars in 1959. When income is broken down by race, nearly half of Mount Holly's Negro families fall within this 'poverty' class; the Town's median income for Negro families, $3,141, was well above medians in the area and well above the State, however. The local median for white families' income was $5,707, well above State and area medians, Mecklenburg County excepted. Figures1, 2, and 3 present income data comparing Mount Holly with all urban communities in its area and with the State urban average. Although 19 percent of white families in Mount Holly (and no Negro families) were in the 'well-to-do' bracket above $8,000, 17 percent of white families and 46 percent of Negro families fell below the minimum adequate subsistence level of $3,000.

Figure 1 1959 MEDIAN FAMILY INCOME FOR TOWNS IN GASTON, LINCOLN, AND MECKLENBURG COUNTIES, BY RACE



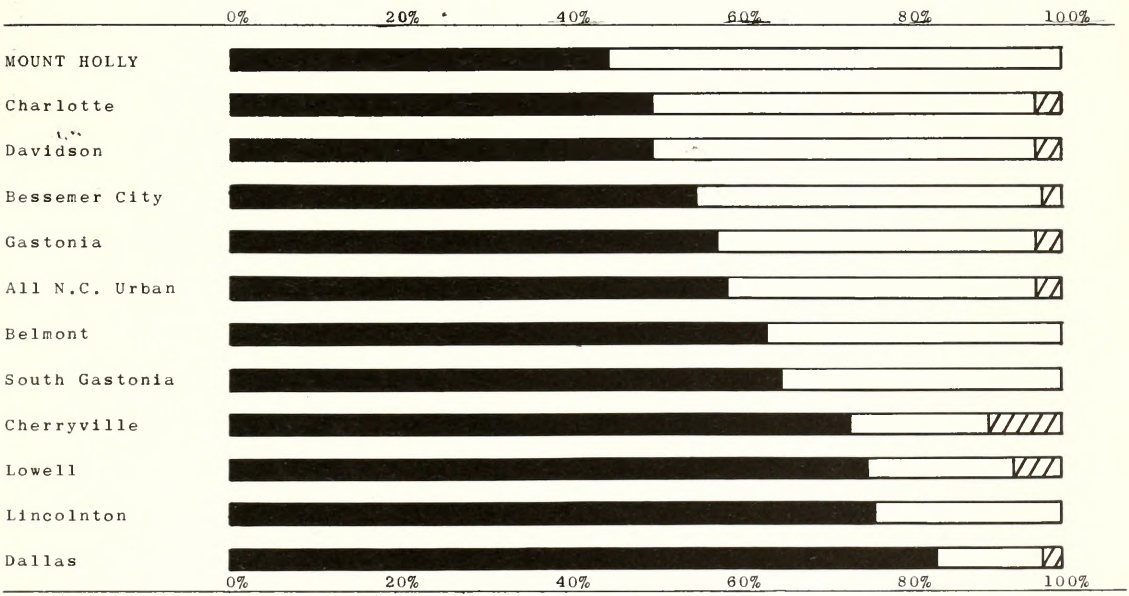
Source: Appendix A

Figure 2 POVERTY AND AFFLUENCE--PERCENT OF WHITE FAMILIES WITH LESS THAN $3,000 AND WITH MORE THAN $8,000 INCOME IN 1959



Source: Appendix A

Figure 3 POVERTY AND AFFLUENCE--PERCENT OF NEGRO FAMILIES WITH LESS THAN $3,000 AND WITH MORE THAN $8,000 INCOME IN 1959



Note: Cramerton, East Gastonia, and North Belmont had fewer than fifty Negro families and are not included

Source: Appendix A

Educational Attainment

Education is the root of technological change and the means of a successful adaptation to its problems. A broad base of citizens well-grounded in the fundamental skills of reading and mathematics is necessary for versatility and adaptability at a time when jobs for the unskilled and unlettered are becoming increasingly scarce. Finally, a community's educational level correlates highly with its present level of living and its prospects for future progress. How well-prepared are Mount Holly's citizens for the changes ahead?

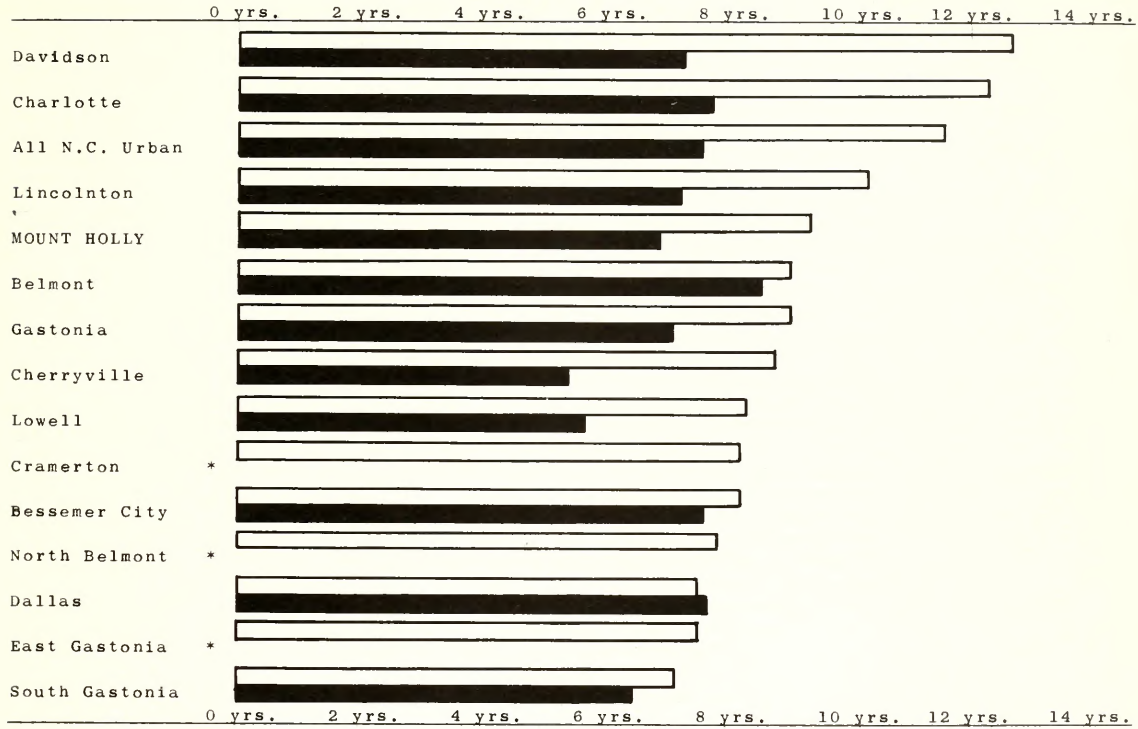
A rule-of-thumb definition of literacy is having the equivalent of at least a sixth-grade education. If this definition is applied to all adults over the age of twenty-five, then one out of four adults in Mount Holly is functionally illiterate. The proportion of white adults with less than a sixth-grade education is 22.4 percent, and among Negroes the figure is 40.3 percent. Most of these people are laborers, semi-skilled operatives, and workers in private households and other personal services, occupations of little present, and even less future, demand. Their incomes are low, their level of living low, and their future prospects bleak. If a good firm in a growth, technical industry needed workers as a condition of locating in or near Mount Holly, this quarter of the adult population in the greatest need of income, better housing, and better standards of living, would be unable to quality if they could not read directions and make elementary arithmetic calculations.

Figures 4, 5, and 6 present graphical portrayals of Mount Holly relative to other towns in the area and to the State urban population. White adults of Mount Holly lag an average of 2.3 years of education behind the State urban average, and local Negro adults, with a median of only 6.9 years of school, can hardly be capable of fitting into modern urban circumstances without considerable upgrading in fundamental skills of reading and mathematics before occupations beyond menial tasks are feasible.

Quality of Housing

A third general area giving evidence of the style of life in Mount Holly is that of housing. Among the fourteen urban centers in its area, Mount Holly ranked fourth in percent of home ownership--66 percent. In terms of the value of owner-occupied housing units, Mount Holly ranked only seventh, its median value being $7,200 in 1960 (see figure 7.) The negative side of the housing picture, the proportion of housing units classified as 'substandard' (that

Figure 4 1960 MEDIAN EDUCATIONAL ATTAINMENT OF ADULTS AGE 25 AND OVER, BY RACE

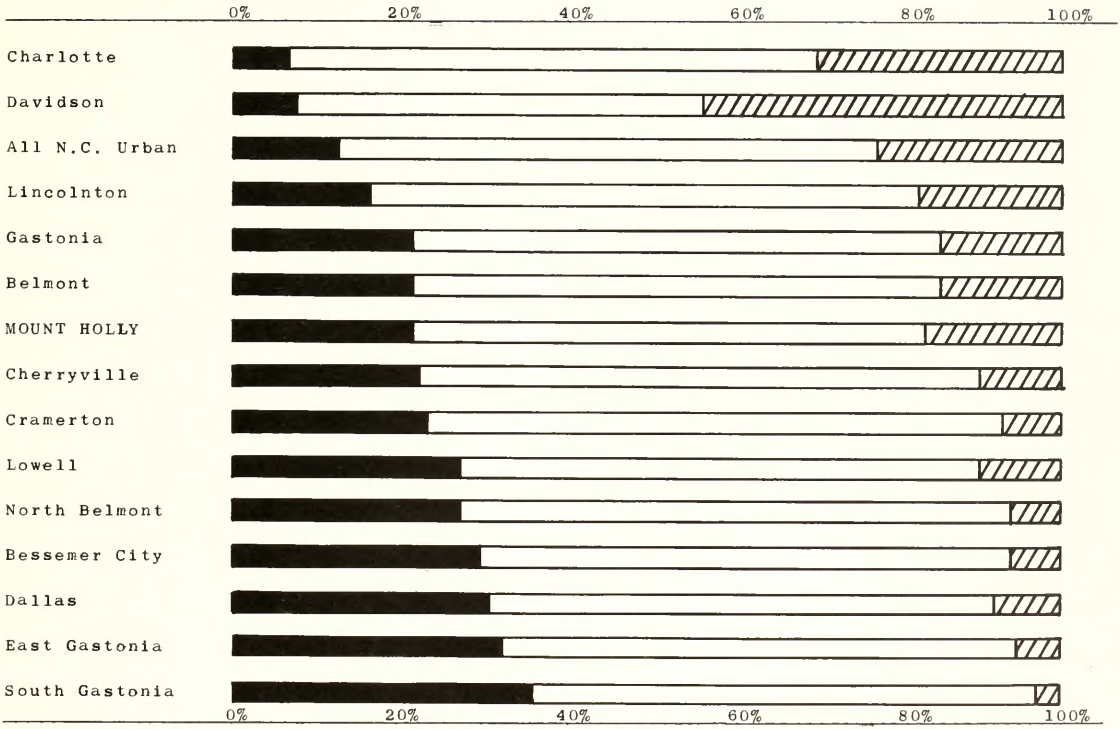


Negro adults / White adults

* not available--too few Negro adults

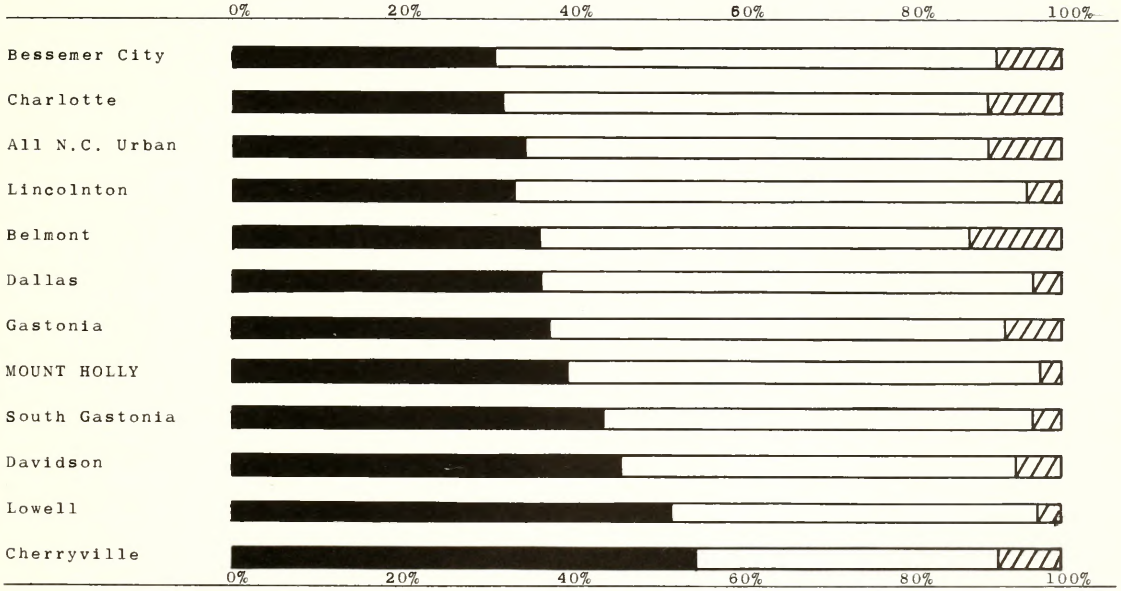
Source: Appendix B

Figure 5 ILLITERACY AND COLLEGE EDUCATION--PERCENT OF WHITE ADULTS AGE 25 AND OVER WITH LESS THAN A SIXTH-GRADE EDUCATION AND THOSE WITH SOME COLLEGE



Source: Appendis B

Figure 6 ILLITERACY AND COLLEGE EDUCATION--PERCENT OF NEGRO ADULTS AGE 25 AND OVER WITH LESS THAN A SIXTH-GRADE EDUCATION AND THOSE WITH SOME COLLEGE

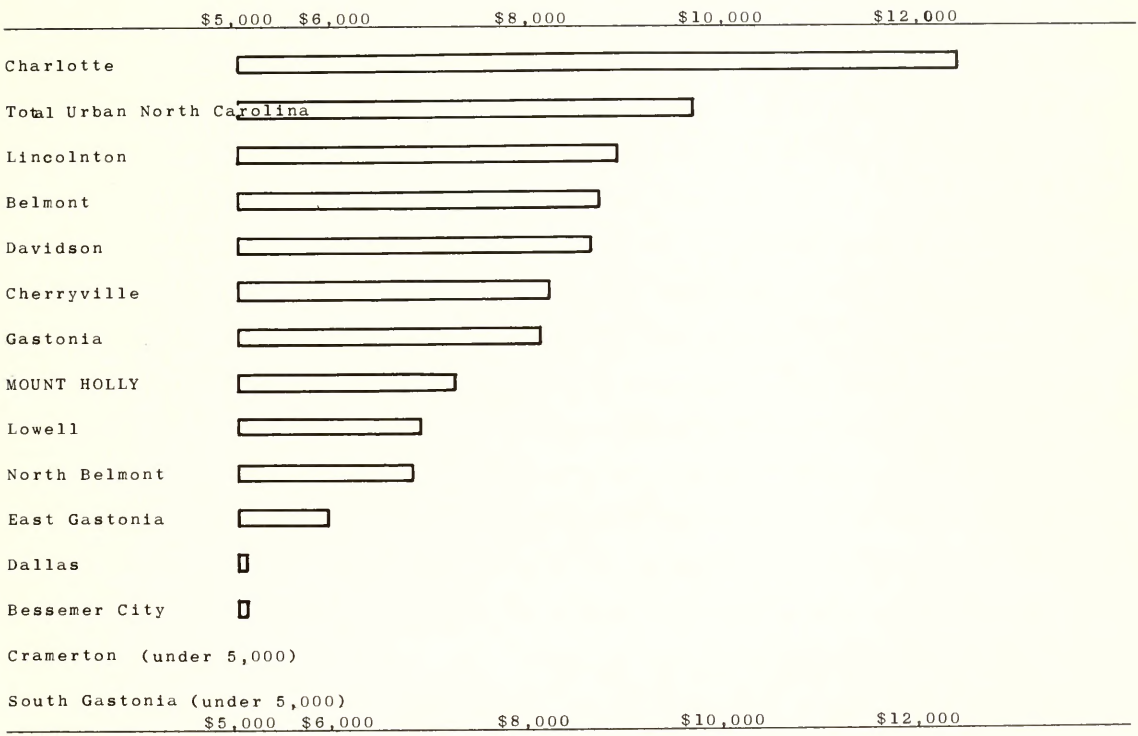


Note: Cramerton, East Gastonia, and North Belmont had too few Negro adults for inclusion.

Source: Appendix B

Figure 7 1960 VALUE OF OWNER-OCCUPIED HOUSING UNITS FOR TOWNS IN GASTON, LINCOLN, AND MECKLENBURG COUNTIES

(Median in dollars--point at which half were valued at more, half less)



Source: Appendix C

is, either dilapidated or lacking a full complement of plumbing facilities,) is shown in Figure 8. Mount Holly ranked well with other towns in the area in that eleven of the other thirteen towns had higher proportions of substandard housing for both whites and Negroes. The figures for Mount Holly are hardly cheering, however, for 14.3 percent of white housing units and 63.7 percent of Negro housing units were substandard in 1960.

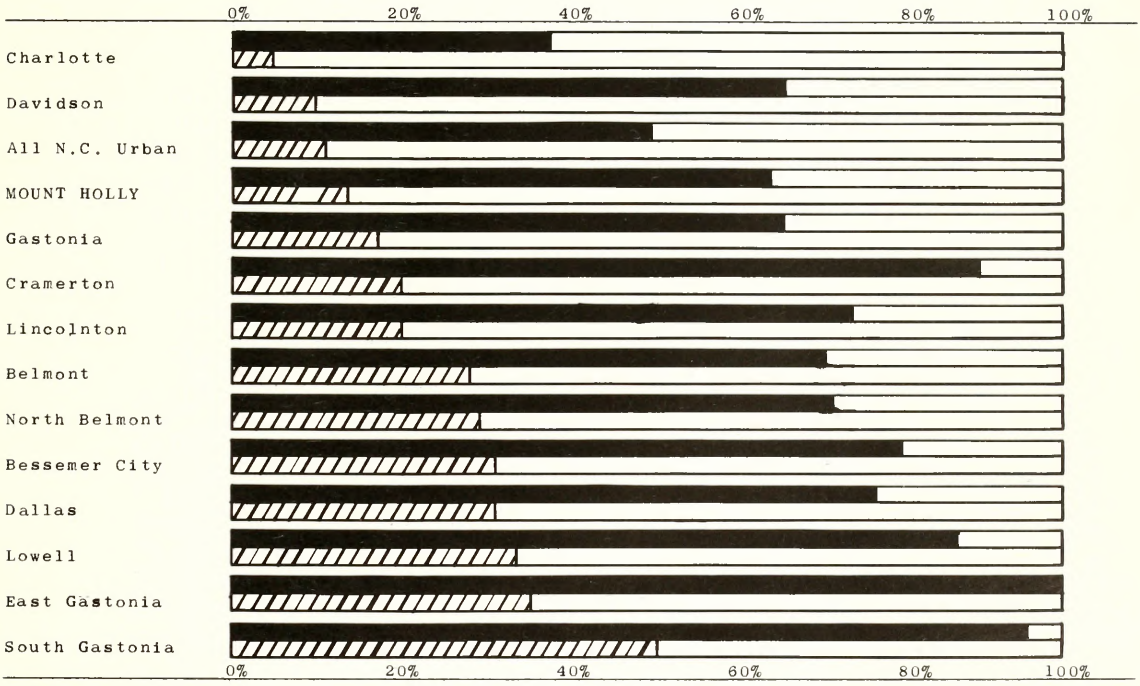
Style of Life, Concluded

Although Mount Holly citizens are affluent, well-educated, and well-housed by comparison with most towns in its area, there are sizable pockets of poverty, illiteracy, and substandard housing in the Town. It is probable that these pockets are actually the same people: the 24 percent of Town families with annual incomes under $3,000; families occupying the 21 percent of substandard housing; and families containing the 24 percent of adults with less than a sixth-grade education. The people in this group are caught in a vicious circle: lacking education, they cannot qualify for jobs with enough income for them to afford or appreciate good housing; living in an environment of deprivation, their children are ignorant of a better style of life and acquire parental attitudes of disinterest in education, continui the vicious circle for another generation.

The key to unlocking the vicious circle is in a combination of good Town planning, which will provide better housing and better amenities of life available to all, and the best possib education system for all children, enabling the next generation to share fully the highest standards of living.

Figure 8 PERCENT OF SUBSTANDARD HOUSING UNITS IN 1960, BY RACE

(Substandard--either dilapidated or lacking a full complement of plumbing facilities)



Source: Appendix C

POPULATION TRENDS

Mount Holly doubled its population from 1910 to 1920 and again from 1920 to 1930 during the period of greatest expansion of the region's textile industry. The severity of the depression in the 1930s resulted in migration of many textile workers back to the subsistence farms of their origin, and Mount Holly population declined from 2,254 in 1930 to 2,055 in 1940. After World War II the textile industry reached its employment peak, and Mount Holly grew to 2,241 in 1950; textile communities just outside the Town increased population at a higher rate. During the 1950s some of this adjacent territory was annexed, so that in 1960 there were 4,037 persons within the expanded Town limit, an 80 percent increase over 1950. Growth of population in Mount Holly and in the remainder of its township follows:

	1910	1920	1930	1940	1950	1960
Mount Holly	526	1160	2254	2055	2241	4037
Rest of River Bend Township	4005	4178	5880	5986	7733	8462

The future population of Mount Holly will probably be dependent on the following factors:

1. A continuation of birth and death rates of the 1950s by age.

2. A decrease in textile employment and a near-stable employment in local services.

3. An increase in local business and support industries serving the Charlotte area.

4. An increase of local residents employed in Charlotte and an increase of Charlotte suburbanites living in Mount Holly, producing an increase of adults past age thirty with young children.

5. Continued out-migration of young adults in excess of newly created employment.

Not included as a factor here is annexation, since the area and population which may (or may not) be annexed cannot be predicted. Instead, separate projections are made for the present boundaries of Mount Holly and for the territory within two miles of Mount Holly boundaries, including the Town. The adjacent quasi-urban area is integrated with Mount Holly socially and

economically now, and in event of annexation, the latter area can still be used to gauge real population growth not dependent on boundaries. Thus, the 80 percent growth of Mount Holly from 1950 to 1960 would have been on the order of River Bend Township's rate of 25 percent without annexation.

Detailed population projections were made by age, race, and sex for fice-year periods based on assumptions that 1950-60 birth, death, and net migration rates by age, race, and sex, would continue. Based on analysis of the age-structure of suburban populations, small increments were added beginning in 1970 when it was assumed that there would be some in-migration of people from the expanding Charlotte metropolitan area. The Town's heavy reliance on textiles for employment is expected to produce little growth for several years, but expansion of residents' jobs in other types of activities in both Mount Holly and in Charlotte may be expected after 1965.

Table 7 presents population projections for the Town of Mount Holly and for Gaston County summed by fifteen-year age groups. Given the previously mentioned assumptions, Mount Holly is expected to increase by 35 percent, from 4,037 in 1960 to 5,469 in 1980. The adjacent territory was projected at a slower 20 percent, from 5,820 to 6,972. Together the figures for "Greater Mount Holly" show an increase of 26 percent from 9,857 to 12,441 in 1980. This is the area of primary dependence on Mount Holly for employment, business, and community facilities.

As an independent check on the straight population projection of Table 7, the populations projected from employment in Table 6 for 1970 for the Town of Mount Holly and for Greater Mount Holly were, respectively, 4,601 and 10,784. Table 7 gives 1970 projected figures as 4,582 for Mount Holly and 11,029 for Greater Mount Holly. The two approaches are quite consistent, given their different assumptions. The Town populations are almost identical, but the straight projection of the adjacent territory may have been somewhat overoptimistic, given employment trends for those residents. Gaston County was projected as a check on the local trend, since its economy and population characteristics are very similar. Some consequences of the projection for the Town of Mount Holly include:

Table 7 SUMMARY OF POPULATION PROJECTIONS BY BROAD AGE GROUPS FOR MOUNT HOLLY AND GASTON COUNTY

	1960	1965	1970	1975	1980
Mount Holly (present boundaries)					
Total	4,037	4,202	4,582	5,039	5,469
Ages 0-14	1,333	1,318	1,405	1,550	1,765
15-29	787	888	1,071	1,199	1,214
30-44	886	843	751	747	867
45-59	639	691	798	885	868
60+	392	462	557	658	755
Percent Change:					
Total		4.1%	9.0%	10.0%	8.5%
Ages 0-14		-1.1	6.6	10.3	13.9
15-29		12.8	20.6	12.0	1.3
30-44		-4.9	-10.9	-0.5	16.1
45-59		8.1	15.5	10.9	-1.9
60+		17.9	20.6	18.1	14.7
Gaston County					
Total	127,074	134,005	141,698	150,568	160,301
Ages 0-14	42,353	42,602	44,526	48,005	52,482
15-29	27,091	29,962	33,637	35,853	36,263
30-44	26,351	26,179	23,870	23,555	26,043
45-59	19,932	21,666	23,189	23,807	23,771
60+	11,347	13,596	16,476	19,348	21,742
Percent Change:					
Total		5.5%	5.7%	6.3%	6.5%
Ages 0-14		0.6	4.5	7.8	9.3
15-29		10.6	12.3	6.6	1.1
30-44		-0.7	-8.8	- 1.3	10.6
45-59		8.7	7.0	2.7	-0.2
60+		19.8	21.2	17.4	12.4

School ages: Little increase in the 1960s except at high-school ages, followed by substantial increases in grade-school children in the 1970s. The rate of increase of population under age 20 is expected to be higher than that for the County, because of higher out-migration rates for young adults in the county and expectations of some suburbanites with young children moving into Mount Holly.

Adults of working ages: The post-World War II 'baby boom' will become evident during the 1960s as large numbers of young people enter the labor force and marry. Even with high out-migration rates, a sizable increase of adults ages 15-29 is expected with the rate of increase dropping after 1970. Adults ages 30-44 will decrease, and those ages 45-59 will increase very slowly, given the local age structure. Therefore, if present workers maintain their labor force rates, then all employment gains will serve to hold young adults in the community.

Retirement ages: Persons ages 60 and over will double in Mount Holly by 1980. This fits in with a nationwide trend of improved health conditions, greater longevity, and low migration rates. Provision of housing and community facilities particularly for the elderly will become a rising need in the future.

Sex ratio: Women have lower death and migration rates than men, so the ratio of men to women is expected to continue declining in Gaston County. In Mount Holly the ratio of 94.1 whites males per 100 white females is expected to remain steady.

Negro population: The Mount Holly Negro population is expected to increase from 679 in 1960 to 829 in 1980, a gain of 22 percent. Whites are projected from 3,358 in 1960 to 4,640 in 1980, a gain of 38 percent. The proportion of Negroes in the population is expected to drop from 16.8 percent, in 1960,to 15.1 percent in 1980. Major cause: out-migration of young Negroes.

Direction of population growth: The adjacent area south of Mount Holly is expected to have continued high natural increase offset largely by out-migration, while the adjacent territory north and west may have suburban in-migration.

APPENDIX A--1959 INCOME DATA FOR FAMILIES

Town	Median Income ($)			% Under $3,000		% Over $8,000	
	Total	White	Negro	White	Negro	White	Negro
Charlotte	5592	6570	2977	11.6	50.6	34.5	3.4
Davidson	5391	6386	2975	14.6	50.7	33.3	3.5
MOUNT HOLLY	5362	5707	3141	17.4	45.7	19.1	0
Cramerton	5097	5097	*	21.2	*	13.4	*
Belmont	4970	5326	2606	15.6	63.7	16.1	0
Lowell	4863	5079	2429	19.0	75.0	14.6	6.2
All N.C. Urban	4843	5565	2599	18.0	59.2	24.1	3.4
Gastonia	4827	5318	2606	19.6	58.1	20.5	3.4
North Belmont	4688	4688	*	21.6	*	12.8	*
East Gastonia	4646	4646	*	24.1	*	15.5	*
Cherryville	4422	4556	2184	30.7	73.8	16.8	9.2
Lincolnton	4253	4668	2000	28.9	76.7	16.5	0
Bessemer City	4091	4320	2769	28.4	55.1	11.1	2.5
South Gastonia	3819	3944	2647	32.2	65.0	4.6	0
Dallas	3401	3761	2154	35.3	83.3	9.0	3.0

* fewer than fifty Negro families

Source: U. S. Census, published and special unpublished reports

APPENDIX B--EDUCATIONAL ATTAINMENT OF ADULTS AGES 25 AND UP, 1960

Town	Median years		% Under 6 yrs.		% Some college	
	White	Negro	White	Negro	White	Negro
Davidson	12.7	7.3	8.8	46.0	44.8	5.8
Charlotte	12.3	7.8	7.7	33.8	30.1	9.1
All N.C. Urban	11.5	7.6	13.7	35.3	23.1	9.1
Lincolnton	10.1	7.2	17.3	34.8	18.3	4.1
MOUNT HOLLY	9.2	6.9	22.4	40.3	17.3	2.9
Belmont	8.9	8.5	22.2	37.0	15.7	11.1
Gastonia	8.9	7.1	22.1	38.8	15.5	6.5
Cherryville	8.7	5.4	23.3	55.6	10.8	7.7
Lowell	8.3	5.7	28.4	52.7	10.6	2.7
Cramerton	8.2	*	24.7	*	7.8	*
Bessemer City	8.2	7.6	30.8	32.0	7.0	8.9
North Belmont	7.9	*	28.7	*	6.8	*
Dallas	7.5	7.7	31.3	37.3	8.1	3.9
East Gastonia	7.5	*	33.3	*	5.2	*
South Gastonia	7.2	6.5	36.3	44.7	2.5	3.8

* not available; figure too small

Source: U. S. Census, published and special unpublished reports

APPENDIX C--PERCENT OF SUBSTANDARD HOUSING BY RACE AND VALUE OF OWNER-OCCUPIED DWELLINGS, 1960

	Percent Substandard White	Negro	Value of Owner-Occupied Dwellings
Charlotte	5.9%	38.8%	$12,300
Davidson	10.5	65.7	8,600
All N.C. Urban	12.1	50.0	9,700
MOUNT HOLLY	14.3	63.7	7,200
Gastonia	18.7	65.5	8,100
Cramerton	21.0	88.9	(under 5,000)
Lincolnton	21.1	73.3	8,900
Cherryville	27.1	68.1	8,200
Belmont	29.9	50.0	8,700
North Belmont	30.6	71.9	6,700
Bessemer City	32.2	79.4	5,200
Dallas	32.5	76.2	5,200
Lowell	34.0	86.6	6,800
East Gastonia	36.1	100.0	5,900
South Gastonia	51.4	95.4	(under 5,000)

Source: U. S. Census, published and special unpublished reports

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